

US Bankruptcy Court
101 S. Edgeworth St
Greensboro, NC 27401

March 11, 2011

US Bankruptcy Court
Courtroom
Venable Center
Dibrell Building, Suite 280
302 E. Pettigrew St.
Durham, NC 27701

Dear Bankruptcy Court:

I am requesting my bankruptcy to be modified for the following reasons:

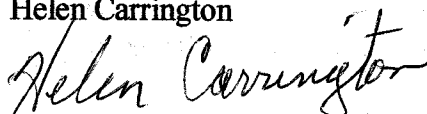
- 1) I am currently unemployed. At the beginning of this agreement I was employed at Diosynth Pharmaceuticals. I have been layed off since then and have not been able to find steady employment. My income has decreased 50% since the payment plan began.
- 2) My husband is receiving a partial retirement payment of \$350. I can not depend on his income to contribute to the payment. Currently he is incarcerated and we are separated.
- 3) I have requested a loan modification from the mortgage company. If this is approved the existing loan payment would change and the bankruptcy payment would change.

I am currently making the required payment with my unemployment check. I'm not sure how long that will last, given my current circumstances, a monthly payment of \$600 a month would be good for me. I am trying to survive with n income or help from my spouse. The current payment of \$957 and my current living expenses absorb all my income. I barely have enough money left over for my prescription medicine that I must have every month. My health is at risk without these medicines. I will reach legal retirement age in 2 years (2013) at which time my retirement benefits will begin. I will have more income to work with.

In closing I ask that this bankruptcy payment be modified until I reach retirement age. I will also have to get a part-time job to make this work. I hope that the court understands my situation and will work with me to help me get back on my feet. If this bankruptcy can't be modified, I ask the court to give me at least 30 days notice to remove my personal belongings from the property.

Respectfully Submitted,

Helen Carrington



Helena Carrington Albert Carrington
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